

| Date | Editorial Themes | Description |
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| January 2019 | More than just instant: The world of overlay services | As instant payments systems are deployed around the world, it has become clear that speed is not the only desirable outcome. Instant payments implementation opens up doors to an enhanced proposition by providing greater value added services to both banks as users, as well as their customers. This month we delve into use cases for these overlays, or value added services and understand what clients really want. |
| February 2019 | Instant payments and digital transformation: Chicken and egg? | Much has been discussed on the challenges involved with the adoption of instant payments – but there has been little discussion on how instant payments can enable banks to revolutionise their payments systems and spearhead payments transformation for the future. Payment transformation will be a pivotal point for those wanting to implement deep and lasting transformation. This month we will explore how instant payments is an opportunity for banks to review their payments architecture and compete in an evolving digital economy. |
| March 2019 | Fintechs shaping the future of IP | It has been said many times that the future of payments lies in partnerships. Banks will need to work with a variety of Fintech companies to deliver both payments transformation as well as more convenient and cost-efficient payments solutions to their customers. InstaPay looks at how Fintech organisations are already shaping the future world of payments and how they are partnering with banks for the betterment of the consumer. |
| April 2019 | Cross Border Instant Payments | With more and more instant payments systems being successfully launched around the world, one eye is now being cast to cross border instant payments. With the world becoming increasingly 24/7 and global commerce increasing at a rapid rate, rapid and efficient cross border instant payments are vital for the world economy. InstaPay looks at what solutions are already in place, what other solutions may be on the horizon and how long it will take to get there. |
| May 2019 | IP in North America | Instant Payments is already a reality in the United States and is in development in Canada. InstaPay looks at progress in these markets and potential future collaboration for North American cross border instant payments |
| June 2019 | Europe and the pan-European IP dream: has it become a reality | In November 2017, the pan-European instant payments system was launched. Nearly 18 months on and InstaPay looks at its successes, challenges and whether the region is edging closer to the aspiration of critical mass by 2020. |
| July 2019 | Are IP any more risky than other payment methods? | Instant payments may be seen as at greater risk of fraud than other electronic payment types. But is this really true? Are instant payments systems a more likely target of fraudsters than other payment systems? InstaPay looks into this as well as whether AML and sanctions screening is more challenging in an instant world. |