Instant Payments in a nutshell
Within 5 seconds in your account

What are Instant Payments?
Pay anybody as fast and easy as with cash, using your mobile banking app or the online desktop of your bank. The other person receives this money immediately in his bank account.

What are the features?
- The payment will be booked immediately and the money is directly available for use.
  - 5 seconds maximum
- At any time of the day, every day of the year
  - 24/7
- Immediate confirmation to payer and beneficiary possible
- For small and large amounts
  - Any amount

In various situations, for example:
Pay upon delivery. The retailer receives the payment immediately in his bank account.
Pay anybody as fast and easy as with cash, using your mobile banking app or the online desktop of your bank. The other person receives this money immediately in his bank account.

When available in the Netherlands?
JANUARI 2019
First transactions
Mandatory 2025
All banks

Also possible for European payments

Which banks are participating?
Since its introduction in 2019, more and more Dutch banks have been offering Instant Payments. Check the website of Dutch Payments Association for participating banks. From 2025, it will become mandatory for all banks offering payments to offer Instant Payments.