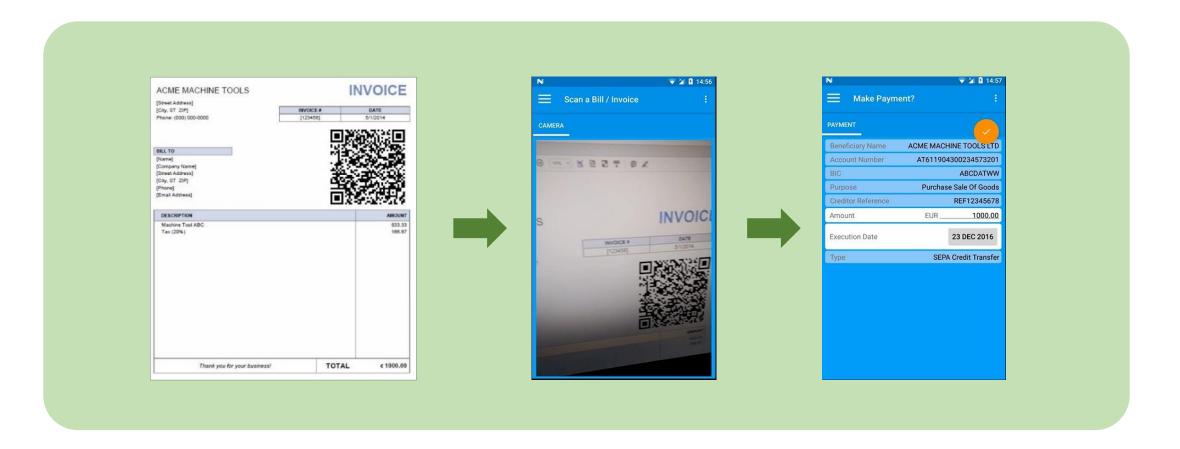


## #TIPSapp Challenge

Michael Adams
ECB, Frankfurt
6th February 2018

## Payment Initiation

Initiate an Instant SEPA Credit Transfer by scanning a QR code on a bill or invoice



## Payment Approval

Of payments previously transmitted to the bank

