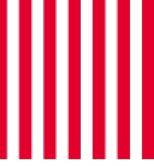# Request to Pay

As accelerator for Mobile payments

Mārtiņš Bērziņš

Mobile phone has replaced bank branches for most of the customers in the Baltic's
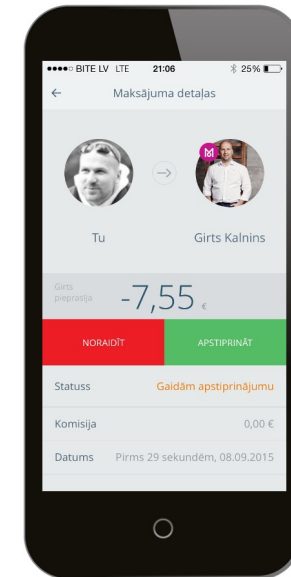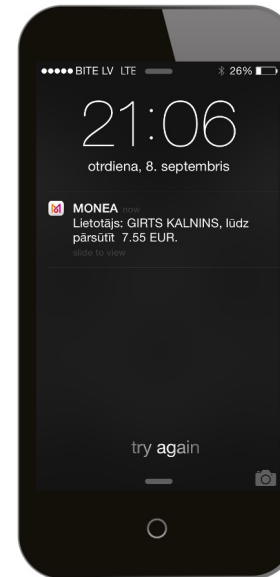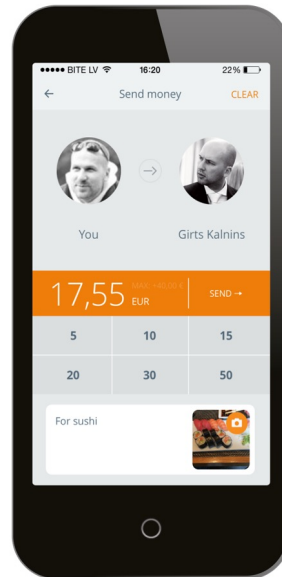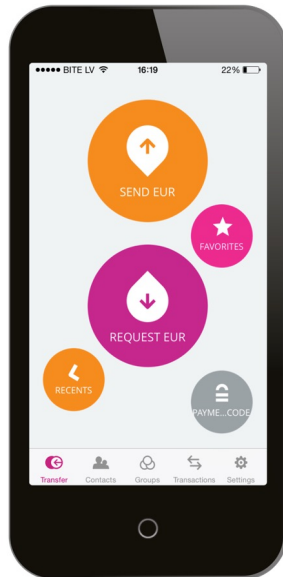
However there are use cases which are still not fully addressed

Is Request to Pay something new?

Already in 2015 this was one of the most used payment function in Latvia

How we as Industry are currently addressing this?

- Payment to Account

- Share Account number

- Payment to Phone number

- Request Money by message

- Automate Request Money across single financial institution

Industry should work together to remove the barriers

How Request to Pay might enrich customer experience?

Citadele

Customer to Customer

Business to Customer

- Payment request to Person
- Payment request to Group of persons
- Split payment

- Merchants request payment (physically)
- Merchants request payment (e-comm)
- Invoices (regular payments) as requests