



30th September 2025

AIB rolls out SEPA Instant for outgoing payments for its 3.35 million customers

Instant payments available 24/7, before industry deadline

Changes also include new 'Verification of Payee' to enhance the security of payments

AIB is now rolling out Single Euro Payments Area (SEPA) Instant for outgoing payments. All 3.35m AIB customers will be able to send instant payments, before the industry deadline of 9th October 2025. SEPA regulation requires all banks to implement SEPA Instant for both incoming and outgoing payments and AIB is ahead of the deadline. That means many of our customers can already make payments in under 10 seconds, 24 hours a day, seven days a week*, including weekends and holidays, with the remainder being added on a gradual basis over the next few days.

SEPA Instant will be available through all AIB channels including our 170 branches, online and on our mobile app. AIB is rolling out the service on a phased basis this week with customers now able to make instant payments in branches and online, and on the latest version of the AIB mobile app. This will be available for download in both iOS and Android app stores and will automatically download onto the device in the coming days, depending on the customer's settings.

There are no additional fees for making SEPA Instant payments and customers do not need to register for the service as it will be made available automatically.

Instant payments are credit transfers that make funds available in a payee's account within ten seconds of a payment order being made. AIB introduced SEPA Instant for incoming payments earlier this year, with over 4.5 million instant payments processed during the first half of 2025.

Developed by the European Payments Council, SEPA Instant provides immediate access to funds, unlike standard SEPA Credit Transfers, which can take up to two days to settle. [According to the council 2,790 payment service providers \(PSPs\) have already joined the scheme, including 79% of European PSPs and over 89% of PSPs in the euro area.](#)

Verification of Payee is also being introduced across the industry from 5th October 2025 for all SEPA payments. This added security measure will give customers certainty that the payee details are correct before making a payment.

AIB's Managing Director, Retail Banking Geraldine Casey said "AIB has been rolling out SEPA Instant for outgoing payments to customers on a phased basis and now, we are delighted to say that all personal and business customers will be able to send and receive instant payments, before the industry deadline. The service will be available in all 170 of our branches, online and on the latest version of the AIB mobile app

This development for customers provides them with instant access to their money, increases efficiencies and convenience. We understand that customers want their bank to provide them with a safe and secure payment journey and that's why delivering this for all our customers has been a key priority.

These changes will impact how customers make payments, and we have ensured supports are in place to help customers understand the new ways they can send money. All of our channels remain open to support customers in doing their daily banking in the way that suits them."

AIB's Chief Operating Officer, Graham Fagan said "Implementing SEPA Instant ahead of the industry deadline demonstrates AIB's ability to deliver secure, resilient, and scalable technology for our customers at pace. Instant payments requires more than speed, it requires security and 24/7 reliability for our customers. By combining SEPA Instant with Verification of Payee, we are providing customers with faster payments and added safety and security while laying the foundation for future innovation in real-time payments."

More information on SEPA Instant is available [here](#).

ENDS.

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**There may be a few exceptions to this. For example, AIB's system might be unavailable for short periods due to planned, regular maintenance.*