

Enabling SEPA Instant Regulatory Reporting to EBA with Advanced Analytics

Use case and challenge

The [Instant Payments Regulation \(IPR\)](#), adopted by the European Parliament and the Council on 13 March 2024 and aimed at accelerating the roll-out of SEPA instant payments in Europe, impose to Payment Service Providers (PSP) in Europe, periodic SEPA transactions reporting the [European Banking authority](#) (EBA).

Since April 9, 2026, The PSPs operating SEPA and SEPA instant schemes must deliver accurate, timely, and structured reports to EBA aligned with DPM 2.0 and xBRL-CSV standards

The Challenge:

- Fragmented SCTInst data across multiple systems and limited visibility into transaction lifecycle and performance
- Complex mapping to DPM 2.0 data points and high effort to prepare data for xBRL-CSV reporting.

Eastnets Messaging Warehouse (EMW) empowers banks and Payment Service Providers (PSPs) to meet these requirements by transforming fragmented transaction data into regulatory-ready reports through its powerful Analytics Module.



Eastnets Messaging Warehouse (EMW) solution

EMW acts as the central engine for SEPA instant payments storage and reporting

Centralized Data Capture

- Consolidates SCTInst flows (ISO 20022 pacs.008, pacs.002, ...)
- Integrates across payment hubs, APIs, and core systems
- Stores complete transaction lifecycle

Data Normalization

- Extracts key attributes: amount, status, timestamps, counterparties
- Identifies rejection reasons (including sanctions-related)
- Calculates processing times and transaction states

Analytics aligned with EBA requirements:

- Transaction volumes, amounts and Fee insights
- Rejection rates (technical & compliance) and Sanctions-related failures
- STP performance & processing time

Why Choose Eastnets

- Single Source of Truth for instant payment and all its related data
- Analytics and reports aligned with SEPA / EBA regulatory requirements
- Reduced Effort through dynamic data structuring
- Easy to use report customizations through system interface
- Improved Transparency with end-to-end transaction visibility
- Faster Compliance Readiness for upcoming regulatory deadlines.

Beyond Compliance

EMW AI Analytics transforms reporting into intelligence:

- Forecast processing bottlenecks
- Forecast high-risk transaction patterns.

Constant Protection for Your Most Valuable Assets

Gateway	Financial Institutions Needs	Eastnets Solutions
 Crime and Compliance	CTF & AML	Eastnets SafeWatch Screening Eastnets SafeWatch AML
	Customer Due Diligence	Eastnets SafeWatch KYC
	Anti-Fraud	Eastnets PaymentGuard
	Trade Compliance	Eastnets SafeTrade
 Transactions	Payments Hub	Eastnets PaymentSafe
	Intelligence Hub	Eastnets Messaging Warehouse Eastnets Messaging Recovery
	Operational Safeguards	Eastnets Messaging Duplicate Detection
 SWIFT	Hosting	Eastnets SWIFT Hosting
	Services	SWIFT Care SWIFT CSP
 Services	Cyber Security	Cyber Security Risk Advisory Services Cyber Security Implementations Cyber Security Investigations
	Optimization	False Positive Reduction

About Eastnets

Eastnets® ensures peace of mind by securing a safer future for everyone. A global provider of compliance and payment solutions for the financial services sector, our experience and expertise help ensure trust at 800+ financial institutions across the world, including 11 of the top 50 banks. For more than 35 years, we've worked to keep the world safe and secure from financial crime. We do it by helping our partners manage risk through Sanction Screening, Transactions Monitoring, analysis, and reporting, plus state-of-the-art consultancy, and customer support.



Contact us today to schedule a meeting, book a demo, or learn more about our solutions:

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