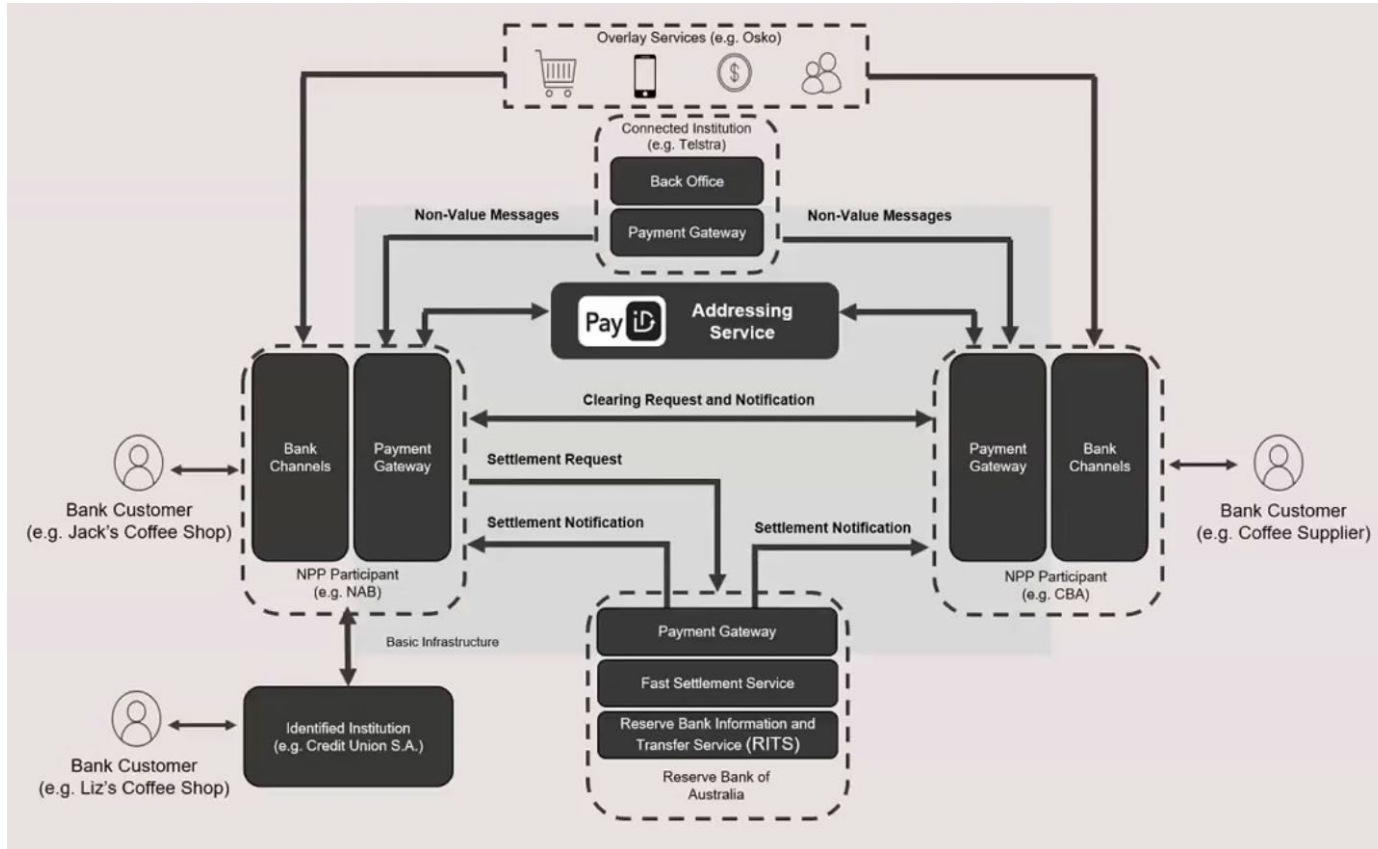# leja.pay

ISO 20022 Instant Payments
Integration
to the BSV Blockchain

Opportunity

SWIFTS Open Standard ISO 20022 instant payments network is increasing the access to instant payments however it is also increasing the OPEX costs for banks

This submission seeks to explore the opportunity that integrating the Payment Gateway (PAG) component of the SWIFT network would provide to banks and other financial institutions

How can BSV help

In particular it is the messaging layer that adds the most cost to this system with individual transactions costing upwards of $0.20 each which end customers don't see but banks must absorb.

Submission

My submission is demonstrating a PAIN.001 XML message being broadcast to the BSV blockchain