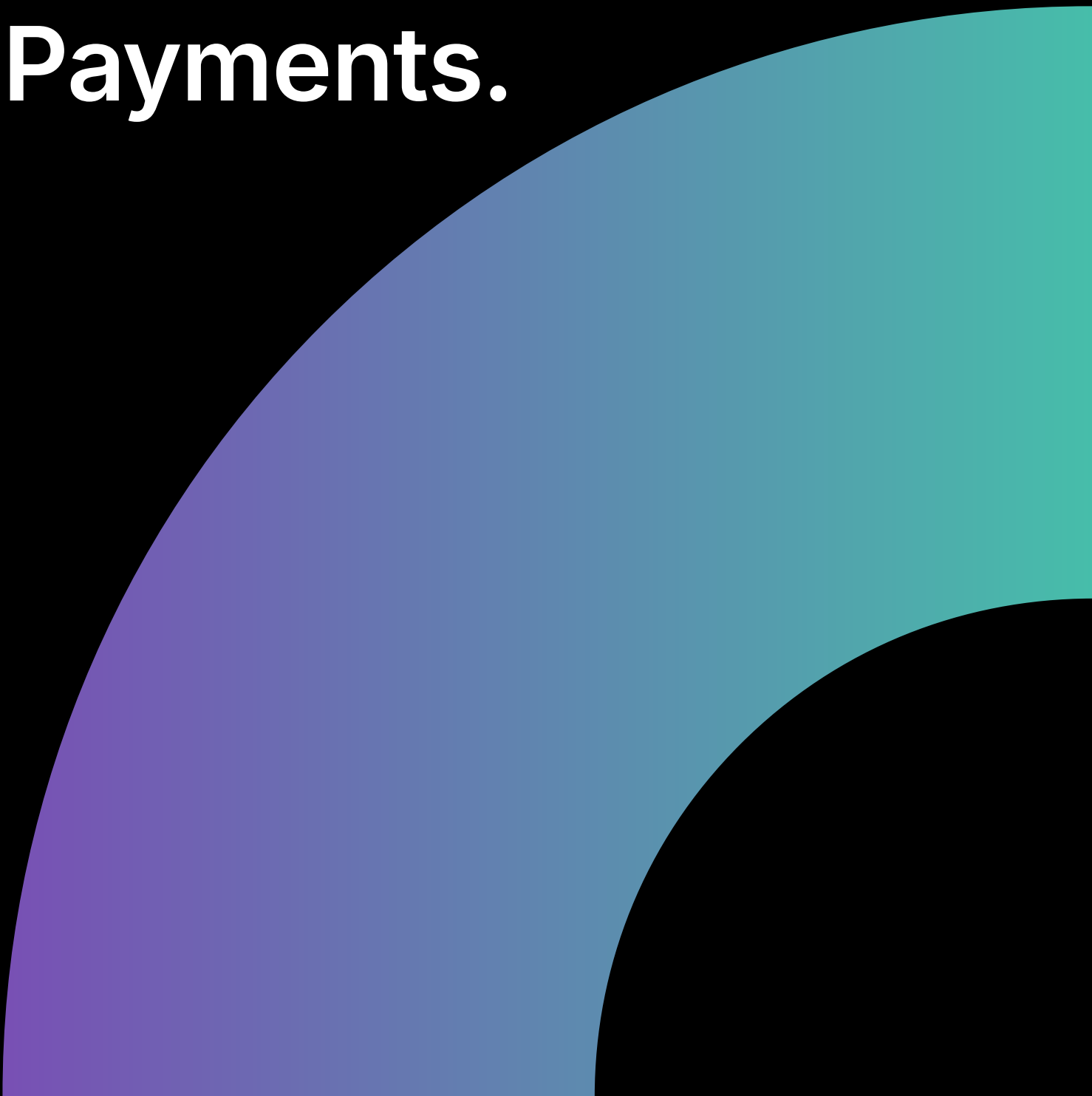


Accelerating A2A transactions with Instant Payments.



Navigating the future of Instant Payments

The Instant Payments Regulation (IPR) aims to transform the landscape of digital payments across the EU by establishing a unified, secure, and efficient framework for instant transactions. The IPR is designed with several core objectives in mind:

Mandatory Instant Payment Services

By October of 2025, all EU member states in Eurozone had to ensure that authorised entities such as Electronic Money Institutions (EMIs), Payment Institutions (PIs), and banks provide instant payment services that are accessible 24/7 at the same cost as a standard SEPA Credit Transfer. Non-Eurozone's deadline is applicable by July 2027 for sending and receiving SCTInst.

Real-Time Fund Transfers

The regulation ensures that payments can be sent and received in real-time, allowing for immediate transactions across various platforms. This means that under 10 seconds, the entire payment process, from initiation to final settlement, must be completed (verification of the transaction details, authentication of the payer, the transfer, confirmation of the transaction's success, ensuring the funds are settled and received by the payee).

Interoperability

The IPR promotes seamless connectivity between different financial institutions. For example, a customer in France can instantly transfer funds to a supplier in the Netherlands, even if they use different banks or payment service providers.

Enhanced Security and Consumer Protection

The regulation emphasizes the importance of security measures and consumer rights to foster trust in digital payment systems. IPR achieves that through IBAN-name check, round-the-clock availability and transparent user alerts to prevent fraud.

A2A use-cases enabled by Instant Payments

A2A payments are essential for both consumer and business transactions where speed matters, for both B2B and B2C use-cases.

B2B

In B2B, they enable immediate supplier payments and payroll for SMEs paying freelancers, plumbers, or day laborers, ensuring workers are paid instantly and operations remain uninterrupted.

B2C

In B2C, aside from P2P transfers, they support real-time insurance refunds, allowing insurers to quickly reimburse customers when policies are canceled or amended, and facilitate instant loan payouts to address urgent expenses like medical bills or auto repairs.



Why choose A2A payments?



Low transaction fees

A2A payments inherently reduce costs due to the lack of intermediaries, allowing businesses to retain more of their profits.



Real-time transactions

With instant payments, businesses can receive funds immediately, improving cash flow and operational efficiency.



Security and trust

A2A payments work within the banking framework, ensuring a high level of security and compliance with EU regulations.



Flexibility and growth

By using A2A payments, businesses can adapt to changing consumer demands and explore new revenue streams.



Enhanced customer experience

Payment details are automatically filled in and ready for payment consent (SCA), e.g. via a banking app.

1

Consumer selects own bank

2

Consumer checks input and initiates payment

3

Bank authentication with SCA

4

Consumer confirms the payment

5

Strong customer authentication

6

Payment is authorised



83%

Expected growth of A2A payments from 2025 to 2030.

11bn

Cross-border A2A transactions globally in 2026.

1tn

A2A transactions globally by 2029.

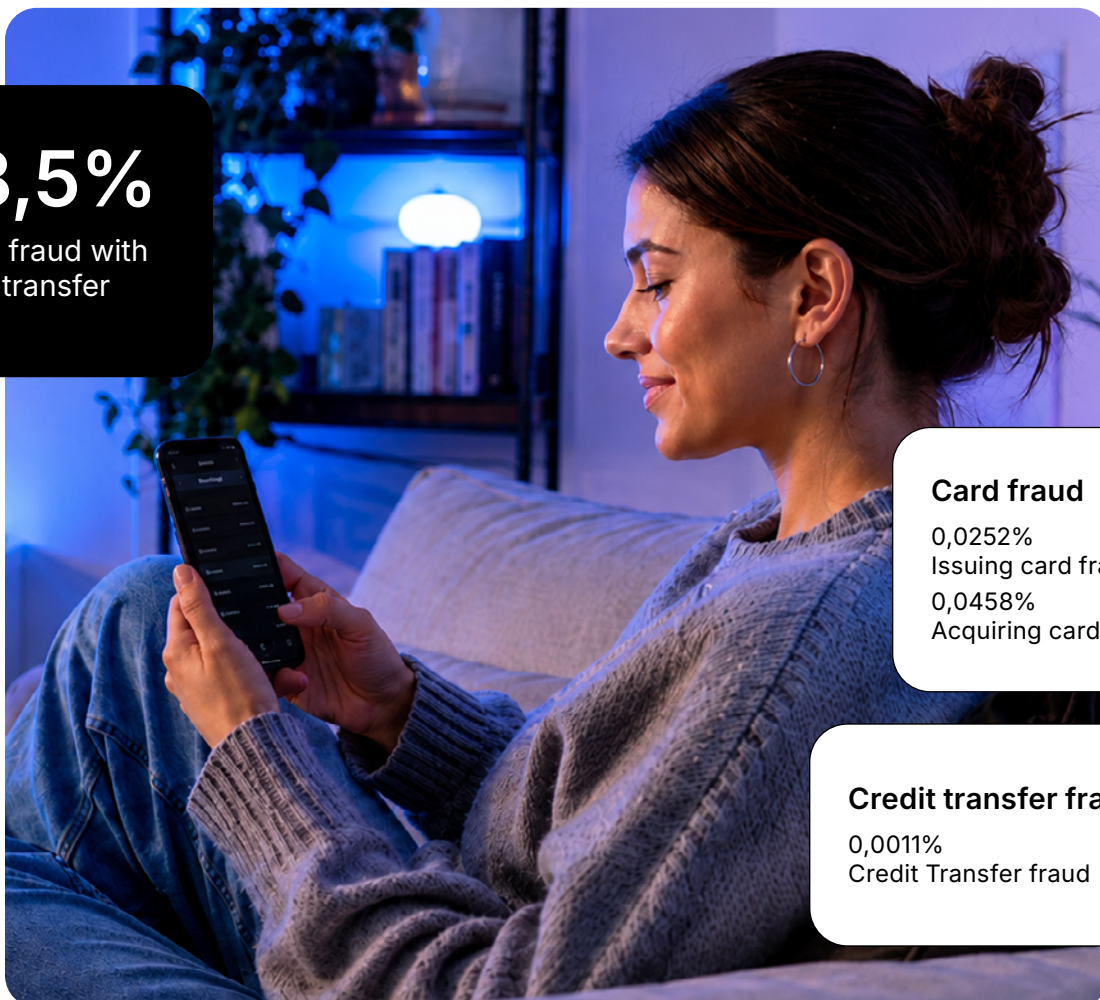
Juniper Research: A2A Payments Market: 2025-2030

The growth of A2A payments, approximately 30% in Europe by 2026, denotes a pivotal moment for financial institutions, acquirers, businesses, and fintechs to invest in infrastructure and partnerships that support the escalating demand for real-time transactions. The expectations of consumers with regard to the speed, security and convenience of transactions are continually increasing, thus creating an opportunity for financial institutions to shape the payments landscape and facilitate instant transactions.

For businesses looking to leverage the benefits of open banking and immediate transactions, now is the time to act. By aligning with the new regulation, you can position your brand for success in this dynamic market. Stay ahead of the competition with our innovative A2A payment solutions, and embrace the future of payments.

98,5%

Lower fraud with credit transfer



Card fraud

0,0252%

Issuing card fraud

0,0458%

Acquiring card fraud

Credit transfer fraud

0,0011%

Credit Transfer fraud



Leverage PSD2 and Instant Payments Regulation to propose A2A payments

- Reach Europe with one single connection
- 24/7 SCT inst processing since October 2025 for Eurozone
- <10 seconds execution
- Cost-effective compared to most pan-European payment means
- No additional bank fees
- Immediately available
- Unlock high value transactions



Take the next step

A2A gains momentum in Europe and Instant Payments Regulation unlocks a greater opportunity for acquirers, merchants and small businesses to have safer, faster and smoother transactions.



Get in touch

with our team for any questions or further clarification on our solution.



Read our blogs

posts for additional insights on leveraging open banking payments.



Visit our developer portal

for resources and documentation designed to help you integrate our solution.



About Worldline

Worldline [Euronext: WLN] is Europe's leading operator of critical infrastructure and payment services. With a presence across the entire value chain, the Group offers its customers unique expertise in processing and securing their payments, thereby promoting their growth. Worldline is leveraging its 2030 strategic plan and its technological innovation capabilities to build the European reference payment partner for merchants and financial institutions. With over 1.2 million customers, Worldline achieved €4bn in revenue in 2025.

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