Worldline Connect for the Settlement Finality Directive

WORLDLINE

Payments to grow your world

Direct settlement access. Governance built-in.

The Settlement Finality Directive (SFD) opens a direct, governed path to Europe's settlement infrastructure for EMIs, PIs, and fintechs. Worldline turns that opportunity into a practical, low-risk reality.

Why act now?

Non-bank PSP access to TARGET and its' services (T2 & TIPS) has opened in 2025. First movers secure speed, autonomy, and competitive advantage while sponsor-bank dependencies become a legacy constraint.

What you gain

- **Faster time-to-live:** Structured onboarding that moves you from signature to first live settlement cycle with predictability and speed. Two to Three Months
- **Greater autonomy, controlled risk:** Direct rails without sacrificing robust governance, auditable lifecycle management, or cross-border compliance.
- **Lower total cost of ownership:** One CSM connection replaces multiple sponsor-bank relationships and fragmented integrations.
- **Scalable flexibility:** Start with core connectivity. Add liquidity management, archiving, or regulatory tools exactly when your business needs them.

Typical Client Outcomes

Onboarding Timeline **2-3 months***	Uptime / Availability **RTO 99.95% RPO 0% loss**
TCO Impact **25-40%**	Compliance Efficiency **15-25%**

*Subject to client readiness

We understand your challenges

Moving to direct access changes the game, but also introduces new operational realities. Worldline was built to remove the friction:

- Central Liquidity planning in Europe across SEPA region
- Multi-country and multi-entity onboarding that is fast, predictable, and regulator-ready
- Data sovereignty and cross-border compliance without complexity
- Clear ROI case vs. traditional sponsor-bank arrangements
- API maturity and integration risk that doesn't slow your product roadmap

How Worldline CSM Connect works for you

A governance-first platform that simplifies direct access while scaling with your ambitions.

1. Core Connection — Your direct line to Europe's settlement rails

Secure, SFD-aligned connectivity through a single, simplified entry point. No more piecing together multiple sponsorbank relationships, short term contractual obligations, or custom integrations. One governed service that delivers reliability from day one.

2. Governance & Lifecycle — Built-in compliance confidence

A centralized, auditable framework that covers every stage: structured onboarding, ongoing reporting, risk controls, guided testing, and cross-border functionality. You get transparency and support without extra overhead.

3. Modular Add-ons — Grow at your pace

Activate capabilities only when you need them via our extensive Portfolio. No forced bundles.

- Liquidity management tools for multi-market funding efficiency
- Long term archiving and regulatory reporting automation
- Enhanced AML / Fraud and Sanction screening governance and cross-border visibility
- API-first integration and back-office support for fast-scaling fintechs

Tailored value for your business

EMIs

Direct settlement access to fuel cross-border growth while maintaining strict governance and compliance discipline.

Payment Institutions

Direct rails paired with robust governance, streamlined multi-country onboarding, and strengthened KYC/AML controls to expand your offerings confidently.

Fintechs

Rapid time-to-value, API-first integration, and modular extensions that support ambitious product roadmaps and fast go-to-market execution.

Why Worldline

We combine deep European payments infrastructure expertise with a governance-first design philosophy. One gateway. End-to-end support from strategy through live operations and ongoing compliance. A modular model that grows with you — without forcing you to buy what you don't need today. Worldline leverages a best-in-class partner ecosystem to provide seamless, end-to-end support for the CSM Connect Service.

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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