

Worldline Service Bureau



EU regulations present challenges for your connectivity.

Digital Operational Resilience Act (DORA)

Backup Swift connectivity is vital for financial institutions to ensure uninterrupted transaction processing and compliance with the Digital Operational Resilience Act (DORA).

By minimising downtime and enhancing cybersecurity, it helps safeguard against operational disruptions, maintaining customer trust and satisfaction.

Contingency connection to ESMIG

To enhance resilience against potential outages affecting payment processing, Worldline provides a robust second connection via an alternative Network Service Provider (NSP). This solution aligns with the latest regulatory requirements for the Eurosystem and Target critical

participants to establish dual connections to ESMIG by March 2025 and 2026, respectively.

With Worldline's contingency connection, you can ensure the seamless processing of critical transactions, safeguarding your operations and maintaining trust in your services.

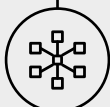
EU Instant Payments Regulation

Latest by July 2027 Eurozone and Non-Eurozone PIs (Payment Institutions) and EMI (Electronic Money Institutions) are obliged to receive and send instant payments in euro as per the EU Instant Payments Regulation.

For clearing and settlement of instant payments in Euro, Worldline provides connectivity to TIPS ensuring 24/7/365 availability and reachability.



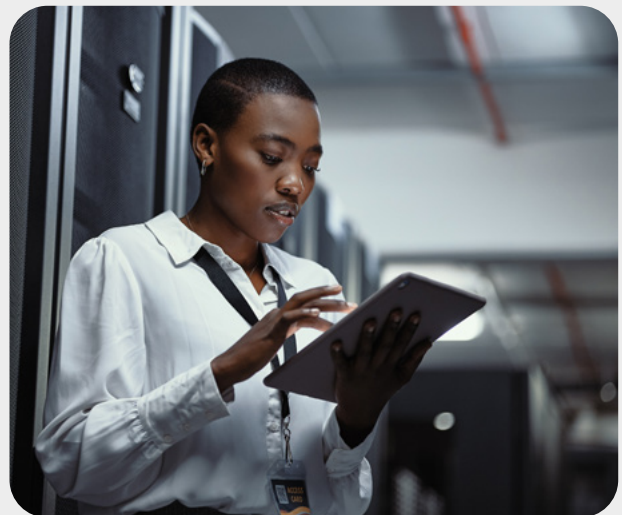
Address your challenges head on with our fully compliant and scalable Messaging and Connectivity solution, tailored for financial institutions and corporates of all sizes.



Our **comprehensive solution** includes a variety of value-added services, enabling you to maximize the benefits of Messaging Networks, e.g. Swift / SIA, and extend your reach even further.



With our expertise, you can **enhance your connectivity**, streamline operations and unlock your organization's full potential in the global financial landscape.



Enhance your messaging & connectivity with Worldline.

Achieve peace of mind knowing that you don't have to manage security requirements on your own. We provide the highest level of security and compliance with Swift CSP, ensuring you are protected. Additionally, we assist you with the mandatory reporting to SwiftNet, allowing you to focus on your core business while we handle the complexities of compliance.

Enhance your market position by taking the lead with new advancements like Swift GO and pre-validation services. We cover all mandatory updates at no additional cost, ensuring you remain ahead of the curve. Our commitment to staying informed about emerging services means your service portfolio will continually evolve and improve.

Reduce operational risks and costs with our cutting-edge infrastructure and premium Swift connectivity. Our dedicated team of network specialists is available 24/7/365 to support you, resulting in enhanced business continuity and increased flexibility for your operations.

We provide the highest level of security and compliance with SWIFT CSP, ensuring you are protected.

Worldline provides managed and certified connectivity to multiple messaging networks like SwiftNet or SIANet enabling customers to exchange messages with their business partners and market infrastructures in a highly reliable, secure and managed way. Worldline offers its messaging services either as a primary or contingency channel.



Today's global backbone of interbank communication is based on secure financial messaging networks, ensuring the exchange of financial messages worth trillions of euros between thousands of institutions. Having a reliable partner for your messaging and connectivity requirements maintains

your corridor to a rich correspondent banking network as well as market infrastructures. As the compliancy demands for financial messaging & connectivity steadily increase, a certified Messaging Bureau is critical to remain ahead of the curve and offer your clients competitive services.

Our service is built to provide a stable and robust end-to-end connection to your business partners and clearing & settlement mechanisms, enabling you to fully concentrate on your growth. You no longer have to worry about regulatory issues and non-reachability risks. It is taken care of by our managed messaging services. You can also realise additional benefits with our solution:



Manage your financial messages, efficiently and securely

Our proven solution processes more than 250 million FIN / IA messages and 5 TB FileAct volume per year. All financial message types are supported with our scalable solution.



Flexibility in accessing multiple networks and bank-to-bank messaging

Our network-agnostic solution is tailored to your and your client's needs with file and message management, including orchestration.



Accommodation of your business needs with our innovative solution

Strengthen your business and become a first mover on new developments such as pre-validation services and APIs.



Meet the increased levels of business continuity and compliance

Our team of experts supports you 24/7/365, and our solution is always compliant with Swift SIP, Swift CSP and Digital Operational Resilience Act (DORA) requirements.



Active-Active application setup ensures the highest availability

Annual re-certifications and audits performed for security with advanced monitoring functions, reporting and alerts.



Industry leading tooling and services as part of modular offering

We offer a complete solution with a range of value-added services, ensuring your reach the full potential of the Swift network and beyond.

With Worldline Messaging & Connectivity, depicted below, clients receive a stable, secure and scalable solution that is flexible in connecting to market infrastructures and networks while securely transmitting all volumes of messages and files.



Why Worldline?

Expertise

Our customers can focus on their core business and competencies and optimize their cost of ownership on non-differentiating payment and financial messaging solutions. Our data centres and operations teams are located in Europe.

Trust

We have hundreds of strategic partnerships, showing significant trust in our business. We are also proud to balance this with a leading Corporate Social Responsibility (CSR) program.

Innovation

As a forerunner in developing and adapting new payment developments, we have an established innovation ecosystem. **Click here to check out our Innovation and Experience Centre in Paris.**

Resilience

As an active participant in international regulatory and compliance bodies, Worldline shapes the payments industry and contributes to sustainable economic growth. We also offer best-in-class risk and security management.

Your trusted partner in payments.

23.0 BN

Account payment transactions per year

126 M+

Cards under management

12.5 BN

Issuing processing transactions per year

13.1 BN

Acquiring processing transactions per year



Interested in learning more about Worldline's Swift Service Bureau?
Click here and let's meet!

About Worldline

Worldline [Euronext: WLN] helps businesses of all shapes and sizes to accelerate their growth journey – quickly, simply, and securely. With advanced payments technology, local expertise and solutions customised for hundreds of markets and industries, Worldline powers the growth of over one million businesses around the world. Worldline generated a 4.6 billion euros revenue in 2023.

worldline.com



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