

equensWorldline supports European Central Bank Instant Settlement initiative

26 June 2017 – Bezons, Worldline [Euronext:WLN], European leader in the payments and transactional services industry announces that its subsidiary, equensWorldline SE, welcomes TIPS – the Instant Settlement service that was recently announced by the European Central Bank. equensWorldline will connect its European and national Instant Payments Clearing and Settlement services to TIPS from the first day TIPS is operational, thus providing easy pan-European reach to its connected banks and PSPs through one technical interface. This seamlessly fits with equensWorldline’s ambition to support the market in the easy and cost-effective implementation of Instant Payments.

equensWorldline welcomes the recently announced Instant Settlement service, TIPS, by the European Central Bank. Instant Payments offer great benefits to consumers, merchants and corporates by allowing transactions to be processed instantly and around the clock, 365 days per year. Consumers can share a restaurant bill and top up their prepaid mobile phone balance instantly, in the evening, in the weekend and on public holidays. Corporates can pay bills instantly, optimizing their cash flow, and incoming payments are immediately credited onto their accounts. Instant Payments can bring all the benefits of cash, as it is immediate and irrevocable, but with the added benefit of safety and convenience.

Instant Settlement by the European Central Bank will be compliant with the European Payments Councils Instant Payments initiative, SCT Inst and will offer banks and Payment Service Providers (PSPs) the ability to settle instantly at the European Central Bank, effectively eliminating credit and liquidity risk. This is important, as this allows volumes and value to grow without increasing risk for the users of Instant Payments.

equensWorldline is the leading payment services provider in Europe and actively contributes to the shaping of the Instant Payments landscape. equensWorldline is one of the key initiators of EACHA, the European Association of Clearing Houses, who drafted the EACHA Instant Payments Interoperability Framework. In addition, equensWorldline actively participates in various task forces (ECB, EPC, EACHA, IPFA) to ensure risk management, Clearing & Settlement and interoperability of Instant Payments in Europe.

equensWorldline will connect its European and national Instant Payments Clearing and Settlement services to TIPS to allow for easy pan-European reach to its connected banks and PSPs through one technical interface. The equensWorldline connection to TIPS will be complementary to the interoperability connections with the other leading CSMs in Europe the equensWorldline Instant Payments Clearing and Settlement service is currently developing, such as EBA Clearing and EACHA. The participants in the equensWorldline CSM will have the benefit of pan-European reach and the instant settlement provided by TIPS, while retaining the benefits of the equensWorldline CSM value adding services, such as a single gateway with full track & trace, support for local specifics such as faster timelines and higher value limits and our industry leading liquidity management services. Through our liquidity management services, connected banks and PSPs can easily optimize their liquidity with our algorithm based liquidity forecasting, thus significantly lowering their liquidity costs.

Michael Steinbach, CEO of equensWorldline: "The connection to TIPS fits perfectly within equensWorldline's vision that Instant Payments will be the new normal in payments processing. equensWorldline believes this will fundamentally change the way we pay. TIPS will allow national initiatives to be interconnected, this will ultimately lead to a new Global Instant Payments World."

In addition to the Instant Payments Clearing and Settlement service and the gateway to TIPS, equensWorldline is unique in the market place in its ability and readiness to provide a full end-to-end solution for Instant Payments, with award winning mobile banking apps and a full service Instant Payments ready Payments Processing Back-Office allowing banks to offer Instant Payments without the need to invest heavily in an always available, low latency payments processing engine, while also benefitting from the economies of scale of our shared platform.

About Worldline

Worldline [Euronext: WLN] is the European leader in the payments and transactional services industry. Worldline delivers new-generation services, enabling its customers to offer smooth and innovative solutions to the end consumer. Key actor for B2B2C industries, with nearly 45 years of experience, Worldline supports and contributes to the success of all businesses and administrative services in a perpetually evolving market. Worldline offers a unique and flexible business model built around a global and growing portfolio, thus enabling end-to-end support. Worldline activities are organized around three axes: Merchant Services, Mobility & e-Transactional Services and Financial Services including equensWorldline. Worldline employs more than 8,700 people worldwide, with estimated pro forma revenue of more than € 1.5 billion on a yearly basis. Worldline is an Atos company. worldline.com

About equensWorldline

equensWorldline is the pan-European leader in payment services. Being part of the Worldline Group, the company combines long-standing proven expertise in traditional mass payment systems (issuing, acquiring, intra- and interbank payment processing) and innovative e-commerce and mobile payment solutions. Building on more than 50 years of experience equensWorldline services a broad, international client base in numerous countries across Europe. Clients rely on equensWorldline's expertise to anticipate European regulatory changes, benefit from transformative technologies, optimize processes, ensure operational excellence and manage risk and fraud. The company's unparalleled footprint makes equensWorldline a cost-efficient and competitive business partner for seamless, secure and efficient payment solutions. equensworldline.com

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